Illinois Department of Revenue

# 2005 Form IL-1040 Instructions

## What's New?

### Attention Former TeleFilers!

The joint TeleFile program has been discontinued because of federal changes. We encourage you to use our free WebFile program or one of our other electronic methods to file your return. Taxpayers who file electronically get their refunds faster and make fewer errors. For more information, visit **tax.illinois.gov** or see your tax professional.

### College Savings Plan Contributions

Your subtraction for total contributions made to the "Bright Start" College Savings Pool and the "College Illinois" Illinois Prepaid Tuition Trust Fund college savings plans cannot exceed $10,000 ($20,000 if married filing jointly).

Previously, the subtraction for contributions made to the "Bright Start" College Savings Pool was not limited and "College Illinois" contributions could not be deducted.

### New Publications

We created the following new publications to clarify certain tax issues:

- Publication 119, K-12 Education Expense Credit General Rules and Requirements for Home Schools, gives taxpayers who home school their child(ren) detailed information about the education expense credit.
- Publication 120, Retirement Income, gives retirees detailed information about what retirement income they may subtract on Form IL-1040, Line 5.

See the back page for instructions on how to obtain these publications.

### Voluntary Contributions

In addition to those available last year, you may contribute to several new funds on your 2005 return. See the instructions for Line 28 for a description of each fund.

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## Who must file an Illinois tax return?

If you were

- **an Illinois resident,** you must file Form IL-1040, Individual Income Tax Return, if
  - you were required to file a federal income tax return, or
  - you were not required to file a federal income tax return, but your Illinois base income from Line 11 is greater than your Illinois exemption allowance.
- **an Illinois resident who worked in Iowa, Kentucky, Michigan, or Wisconsin,** you must file Form IL-1040 and include as Illinois income any compensation you received from an employer in these states. Compensation paid to Illinois residents working in these states is taxed by Illinois. Based on reciprocal agreements between Illinois and these states, these states do not tax the compensation of Illinois residents.

  If your employer in any of these states withheld that state's tax from your compensation, you may file the correct form with that state to claim a refund. You may not use tax withheld by an employer in these states as a credit on your Illinois return.
- **a retired Illinois resident** who filed a federal return, you must file Form IL-1040. However, certain types of retirement income (*e.g.*, pension, Social Security, governmental deferred compensation) may be subtracted from your Illinois income. See the instructions for Line 5 and Publication 120, Retirement Income.
- **a part-year resident,** you must file Form IL-1040 and Schedule NR, Nonresident and Part-Year Resident Computation of Illinois Tax, if
  - you earned income from any source while you were a resident,
  - you earned income from Illinois sources while you were not a resident, or
  - you want a refund of any Illinois Income Tax withheld.
- **a nonresident**, you must file Form IL-1040 and Schedule NR if
  - you earned enough taxable income from Illinois sources to have a tax liability (*i.e.,* your Illinois base income from Schedule NR, Step 5, Line 50 is greater than your Illinois exemption allowance on Schedule NR, Step 5, Line 54), or
  - you want a refund of any Illinois Income Tax withheld in error. You must attach a letter of explanation from your employer.

  **Note** If you are a nonresident and your only income in Illinois is from one or more partnerships or S corporations that filed a Form IL-1023-C, Composite Income and Replacement Tax Return, on your behalf, you are not required to file a Form IL-1040.
- **an Iowa, Kentucky, Michigan, or Wisconsin resident who worked in Illinois,** you must file Form IL-1040 and Schedule NR if
  - you received income in Illinois from sources other than wages, salaries, tips, and commissions, or
  - you want a refund of any Illinois Income Tax withheld.

  If you received wages, salaries, tips, and commissions from Illinois employers, you are not required to pay Illinois Income Tax on this income. This is based on reciprocal agreements between Illinois and these states.

  The reciprocal agreements do not apply to any other income you might have received, such as Illinois lottery winnings.
- **an Illinois resident who was claimed as a dependent on your parents' or another person's return,** you must file Form IL-1040 if
  - your Illinois base income from Line 11 is greater than $2,000, or
  - you want a refund of Illinois Income Tax withheld from your pay.

  **Note** If your parent reported your interest and dividend income through U.S. Form 8814, do not count that income in determining if you must file your own Form IL-1040.
- **the surviving spouse or representative of a deceased taxpayer** who was required to file in Illinois, you must file any return required of that taxpayer.
- **a student,** you are not exempt from tax nor are there special residency provisions for you. However, income, such as certain scholarships or fellowships, that is not taxable under federal income tax law, is also not taxed by Illinois.

- **a nonresident alien,** you must file Form IL-1040 if your income is taxed under federal income tax law. You must attach a completed copy of your U.S. 1040NR or U.S. 1040NR-EZ.

**Even if you are not required to file Form IL-1040,** you must file to get a refund of any Illinois Income Tax withheld from your pay or any estimated tax payments you made.

## Who is an Illinois resident?

You are an Illinois resident if you were domiciled in Illinois for the entire tax year. Your domicile is the place where you reside and the place where you intend to return after temporary absences. Temporary absences may include duty in the U.S. Armed Forces, residence in a foreign country, out-of-state residence as a student, or out-of-state residence during the winter or summer. If you are absent from Illinois for one year or more, we will presume you are a nonresident of Illinois.

*Note* If you filed a joint federal return and one spouse is an Illinois resident while the other spouse is a nonresident or a part-year resident, you may file separate Illinois returns. If you file a joint Illinois return, you will both be taxed as residents.

## What is Illinois income?

Your Illinois income includes the adjusted gross income (AGI) amount figured on your federal return, plus any additional income that must be added to your AGI. Some of your income may be subtracted when figuring your Illinois base income. See the Step-by-Step Instructions for details.

You should follow the federal law concerning passive activity income and losses. You are not required to refigure your federal passive activity losses.

Also, federal law will govern the taxation of income from community property sources in the case of spouses who are residents of different states and who file separate returns.

## How may I file?

File your individual income tax return electronically by using

- the internet,
- a tax professional, or
- tax preparation software.

Almost all taxpayers can file electronically. Visit our web site or see your tax professional for details.

If you do not wish to file electronically, you may use the paper Form IL-1040.

## When should I file?

Your Illinois filing period is the same as your federal filing period. We will assume that you are filing your Form IL-1040 for calendar year 2005 unless you indicate a different filing period in the space provided at the top of the return. The due date for calendar year filers is April 17, 2006.

We grant an **automatic six-month extension** of time to file your return. If you receive a federal extension of more than six months, you are automatically allowed that extension for Illinois. These extensions **do not** grant you an extension of time to pay any tax you owe. If you determine that you will owe tax, you must file Form IL-505-I, Automatic Extension Payment for Individuals, to pay any tax you owe to avoid penalty and interest on tax not paid by April 17, 2006.

## Will I owe penalties and interest?

You will owe

- **a late-filing penalty** if you do not file a return that we can process by the extended due date.
- **a late-payment penalty** for tax not paid by the original due date of the return.
- **a late-payment penalty** for underpayment of estimated tax if you were required to make estimated tax payments and failed to pay the required amount by the payment due dates.
- **a bad check penalty** if your remittance is not honored by your financial institution.
- **a cost of collection fee** if you do not pay the amount you owe within 30 days of the date printed on any ITR-85, Individual Income Tax First and Final Bill, you receive.
- **a frivolous return penalty** if you file a return that does not contain information necessary to figure the correct tax or shows a substantially incorrect tax, because you are taking a frivolous position or are trying to delay or interfere with collection of the tax.

- **interest** on unpaid tax from the day after the original due date of your return through the date you pay the tax.

We will bill you for penalties and interest. For more information about penalties and interest, see Publication 103, Penalties and Interest for Illinois Taxes.

## What if I cannot pay?

If you cannot pay the tax you owe but you can complete your return on time, file your return by the due date without the payment. This will prevent a late-filing penalty from being assessed. You will, however, owe a late-payment penalty **and interest** on any tax you owe after the original due date, even if you have an extension of time to file.

You have the option to pay the amount you owe electronically by using our web site or by credit card. See the instructions for Line 34.

## When should I file an amended return?

You should file Form IL-1040-X, Amended Individual Income Tax Return, if

- you discover that you made an error on your Illinois return after it was filed, or
- your federal return has been adjusted either by the Internal Revenue Service (IRS) or on a U.S. 1040X you filed; the change affects your Illinois income, additions, subtractions, exemptions, or credits; and the change is final.

*Note* If the federal change results in a refund, do not file Form IL-1040-X until you receive notification that your change has been accepted by the IRS.

For more information, refer to Form IL-1040-X and instructions.

## What if I have household employees?

Illinois does not allow you to use Form IL-1040 to pay your household employees' Illinois withholding. For more details on how to pay Illinois withholding for your employees, see Booklet IL-700-H, Illinois Household Employer's Tax Guide and Tables.

## What if I change my address?

If you change your address after you file, visit our web site or call us at 1 800 732-8866 to tell us your new address and the date you moved.

## What if I had income from a potentially abusive tax avoidance transaction?

If you participated in a potentially abusive tax avoidance transaction, commonly known as a "listed transaction," during this tax year and were required to disclose that tax shelter to the IRS, you are also required to disclose that information to Illinois.

You must send us two copies of the form you used to disclose the tax shelters to the IRS. You must

- attach one copy to your tax return, **and**
- mail a second copy to the Illinois Department of Revenue, P.O. Box 19029, Springfield, Illinois 62794-9029.

*Note* Employee benefit plans and other subtractions allowed on Form IL-1040, Lines 5 through 9 are not tax shelters. For more information, contact the IRS or your federal income tax professional.

# Step 1 Personal Information

## Line A

### Social Security number

Write your Social Security number and your spouse's Social Security number even if you are married filing separate returns.

## Line B

### Name and address

Use the label from the front of the booklet. If your preprinted name and address are incorrect, cross through them and write the correct information.

If you do not have a label, print your full name. If you are married and filing a joint return, print both names as they appear on your federal return. If you are married and filing separate returns, print only your full name. Do not print your spouse's name. If your spouse's name appears on your return, any refund will be issued in both names.

**Tip** **Filing a decedent's return**

When you are filing a joint return as a surviving spouse,

- use your label, or print your name and your spouse's name on the appropriate lines.
- cross through your spouse's name, and write "deceased" and the date of death above your spouse's name.
- sign your name in the area provided for your signature, and write "filing as surviving spouse" in place of the decedent's signature.

If you, as the surviving spouse, are due a refund, the refund will be issued directly to you.

When you are filing a return on behalf of a single deceased taxpayer,

- print the name of the taxpayer on the appropriate line.
- cross through the taxpayer's name, and write "deceased" and the date of death above the decedent's name.
- write "in care of," and the executor's name and address.

A personal representative, such as an executor or administrator must sign and date the return. The representative's title and telephone number must be provided.

**Attach** If a refund is due, attach Form IL-1310, Statement of Person Claiming Refund Due a Deceased Taxpayer.

**Tip** **Foreign addresses**

Write your street address on the "mailing address" line. Write the rest of the information on the "City, State, ZIP" line in the following order: City, province or state, and country. Follow the country's practice for entering the postal code. Do not abbreviate the country name.

## Line C

### Filing status

Select the same filing status you checked on your federal return, unless the note applies to you.

**Note** If you file a joint federal return and one spouse is a full-year Illinois resident while the other is a part-year resident or a nonresident (*e.g.*, military personnel), you may choose to file "married filing separately." In this case, each spouse must determine income and exemptions as if he or she had filed separate federal returns.

If you choose to file a joint Illinois return, you must treat both your spouse and yourself as residents. This election is irrevocable for the tax year. You may be allowed a credit for income tax paid to another state on Schedule CR, Credit for Tax Paid to Other States.

## Line D

### Professional athletic team members

If you were a member of a professional athletic team (*i.e.,* active player, player on the disabled list, coach, manager, trainer, or any other employee who is required to travel with and to perform services on behalf of the team on a regular basis), during 2005, check the box.

# Step 2 Income

## Line 1

### Adjusted gross income

Write the adjusted gross income from your federal return. If you are not required to file a federal income tax return, use the U.S. 1040 as a worksheet to determine your adjusted gross income.

**Tip** **Net operating loss (NOL)**

If you have a federal NOL this year, you may write a negative amount on Line 1. However, you must reduce that amount by any NOL that you carry back to prior years.

If you deducted an NOL carryforward on your federal return for this year, the amount on Line 1 should be your federal adjusted gross income computed without deducting the NOL carryforward, minus the amount of "Modified Taxable Income" on Line 8 of the federal Worksheet for NOL Carryover found in Table 1 of IRS Publication 536.

## Line 2

### Federally tax-exempt income

Write the amount of federally tax-exempt interest and dividend income you received.

**Note** Your distributive share of federally tax-exempt interest and dividend income received from a partnership, an S corporation, an estate, or a trust is added back on Schedule M, Other Additions and Subtractions, Line 2.

## Line 3

### Other additions to income

Complete Schedule M if you have the following income:

- your child's interest and dividend income from U.S. Form 8814, Parents' Election To Report Child's Interest and Dividends
- your distributive share of additions received from a partnership, an S corporation, an estate, or a trust
- withdrawals made and interest earned from your Medical Care Savings Account that are not included in your adjusted gross income, Line 1
- Lloyds plan of operations loss, if that loss was reported on your behalf on Form IL-1023-C, Composite Income and Replacement Tax Return, and included in your federal adjusted gross income
- earnings distributed to you from IRC Section 529 college savings and tuition programs if these earnings are not included in your adjusted gross income, Line 1
- addition amount calculated on Form IL-4562, Special Depreciation
- business expense recapture (nonresidents only)
- any other amounts that you are required to add to your federal adjusted gross income

See the Schedule M instructions for more details.

**Attach** Schedule M and any additional supporting documents.

# Step 3 Base Income

## Line 5

### Federally taxed Social Security benefits and certain retirement plans

You may subtract most retirement income if it is included in Form IL-1040, Line 1. This includes income from

- **qualified employee benefit plans** (including railroad retirement and 401(K) plans) reported on U.S. 1040, Line 16b, or U.S. 1040A, Line 12b.
- **Individual Retirement Accounts** or **self-employed retirement plans** reported on U.S. 1040, Line 15b, or U.S. 1040A, Line 11b.
- **Social Security benefits** reported on U.S. 1040, Line 20b, or U.S. 1040A, Line 14b.
- **government retirement and disability plans** and **group term life insurance premiums paid by a qualified retirement plan** reported as wages on your U.S. 1040 or 1040A, Line 7.
- **state or local government deferred compensation plans** reported on U.S. 1040, Line 7 or 16b, or U.S. 1040A, Line 7 or 12b.
- **capital gains on employer securities** reported on U.S. 1040, Line 13.
- **retirement payments to retired partners** reported on U.S. 1040, Line 17.

See Publication 120 for more details.

**Attach** U.S. Form 1040 or 1040A, page 1 and any W-2 and 1099R forms. If your retirement income is not reported on your U.S. 1040, Line 15b, 16b, 20b or U.S. 1040A, Lines 11b, 12b, and 14b or shown on your W-2 and 1099R forms, see Publication 120 for a list of any additional required attachments.

## Line 6

### Military pay earned

Write the amount of military pay that you received from the U.S. Armed Forces or the Illinois National Guard.

You may not subtract the following:

- combat pay that is not included in your adjusted gross income, Line 1
- pay you received as a member of the National Guard of another state
- pay you received under the Voluntary Separation Incentive, from the military as a civilian, under the Ready Reserve Mobilization Income Insurance Program, or for duty as an officer in the Public Health Service

For more information, refer to Publication 102, Illinois Filing Requirements for Military Personnel.

**Attach** Form W-2 showing your military pay.

## Line 7

### Illinois Income Tax refund

Write the total amount of any **Illinois** Income Tax overpayment (including any amount that was credited to another tax liability) reported as income on your 2005 U.S. 1040, Line 10. Do not include other states' refunds on this line.

**Note** If you filed a U.S. 1040A or U.S. 1040EZ, you may not take this subtraction.

## Line 8

### U.S. Treasury bonds, bills, notes, savings bonds, and U.S. agency interest

Write the income, included in your Form IL-1040, Line 1, you received from U.S. Treasury bonds, bills, notes, savings bonds, U.S. agency income, and other similar obligations from your

- U.S. 1040, Schedule B, Interest and Dividend Income;
- U.S. 1040A, Schedule 1, Interest and Dividend Income for Form 1040A Filers; or
- mutual fund statement.

**Tip** **Mutual fund distributions**

Include only the amount of federally taxed distributions received from mutual funds investing exclusively in U.S. government obligations. If the mutual fund invests in exempt and non-exempt federal obligations, your deduction is the distribution received from the mutual fund attributable to the U.S. government obligations, as determined by the mutual fund. If the mutual fund does not provide this percentage amount, multiply the total distribution by a fraction. The numerator is the amount invested by the fund in state-tax-exempt U.S. government obligations, and the denominator is the fund's total investment.

**Note** Savings bond interest that is not included in your federal adjusted gross income is **not an allowable subtraction.**

**Note** If you received a distributive share of a subtraction for U.S. government obligations from a partnership, an S corporation, a trust, or an estate, include that amount on Schedule M and on Line 9.

**Attach** a copy of U.S. 1040, Schedule B or U.S. 1040A, Schedule 1, if required for your federal return; a copy of the statement from the mutual fund; and any worksheets that clearly identify your interest from U.S. obligations.

For more details, see Publication 101, Income Exempt from Tax.

## Line 9

### Other subtractions to income

You may be entitled to subtract certain items from your income. See the instructions for Schedule M to see if you are eligible for these subtractions.

**Attach** Schedule M and any additional supporting documents.

## Line 11

### Base income

**This line may not be less than zero.**

# Step 4 Exemptions

## Line 12

**Illinois exemption allowance**

**Line 12a**

If you filed

- U.S. Form 1040 or 1040A, your number of exemptions is found in box 6d of your federal return.
- U.S. Form 1040EZ, your number of exemptions is
  - **0 -** if you are single and you checked the "You" box on Line 5 of your federal return, or if you are married filing jointly and you checked both the "You" and "Spouse" boxes on Line 5 of your federal return.
  - **1 -** if you are single and did not check the "You" box on Line 5 of your federal return, or if you are married filing jointly and you checked only one box (either "You" or "Spouse") on Line 5 of your federal return.
  - **2 -** if you are married filing jointly and did not check either box on Line 5 of your federal return.

*Note* If you did not file a federal return, use the U.S.1040 as a worksheet, and write the number of exemptions you would have claimed if you had filed one.

**Line 12b**

If someone else claimed you as a dependent and your Illinois base income (Form IL-1040, Line 11, or Schedule NR, Line 50) is

- $2,000 or less, your number of exemptions is **1**.
- greater than $2,000, your number of exemptions is **0**.

*Note* If your Illinois base income is $4,000 or less, you are married filing jointly, and both of you can be claimed as dependents on someone else's return, your number of exemptions is **2**.

**Line 12c**

If you or your spouse were 65 or older, check the appropriate box(es). Your number of exemptions is equal to the number of boxes checked.

**Line 12d**

If you or your spouse were legally blind, check the appropriate box(es). Your number of exemptions is equal to the number of boxes checked.

# Step 5 Net Income

## Line 13

**Illinois residents only – Net income**

**This line may not be less than zero.**

## Line 14

**Nonresidents and part-year residents only – Residency and Illinois income**

Check the box to identify whether you were a nonresident or a part-year resident of Illinois during 2005.

Complete Schedule NR. Write the amount from Schedule NR, Step 5, Line 50, on Line 14. **This line may not be less than zero.**

*Attach* Schedule NR.

# Step 6 Tax

## Line 15

### Tax amount

**Illinois residents:** Follow the instructions on the form.
**Nonresidents and part-year residents only:** Write your tax amount from Schedule NR, Step 5, Line 56.

Attach Schedule NR.

**This line may not be less than zero.**

Note If you claimed an investment credit in a previous year, and the property considered in the computation of that investment credit was disqualified within 48 months after being placed in service, you must complete Schedule 4255, Recapture of Investment Tax Credits, **and** the Schedule 4255 Recapture Worksheet.

### Schedule 4255 Recapture Worksheet

Write the amount from Schedule 4255:

| | | |
|---|---|---|
| **1** | Step 4, Line 18, Column A. | **1** _____\|____ |
| **2** | Step 4, Line 18, Column B. | **2** _____\|____ |
| **3** | **Illinois residents** - Multiply Form IL-1040, Line 13, by 3% (.03). | |
| | **Nonresidents or part-year residents**- Write Schedule NR, Step 5, Line 56. | **3** _____\|____ |
| **4** | Add Lines 1, 2, and 3. Write here and on Form IL-1040, Line 15. | **4** _____\|____ |

Attach **Schedule 4255 (not this worksheet).**

# Step 7 Payments and Credits

## Line 17

### Illinois Income Tax withheld

Write the total Illinois Income Tax withheld in 2005 as shown on your W-2, Wage and Tax Statement, forms. This amount is generally found on your W-2 forms in Box 17, state income tax. Also include any Illinois Income Tax withheld as shown on your Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, *etc.,* and your Form W-2G, Certain Gambling Winnings.

Attach the Illinois copy of each W-2, 1099-R, and W-2G form.

Note If you have income from a partnership or S corporation and you were included on a Form IL-1023-C, you may not enter your share of taxes paid on your behalf on Line 17 unless we have given written permission for you to do so.

In order to receive credit for these payments, you must attach a copy of the Form IL-1023-C, a copy of your Schedule K-1-P, Partner's or Shareholder's Share of Income, Deductions, Credits, and Recapture, and a copy of the ruling you received from us allowing you to claim this credit.

## Line 18

### Estimated income tax payments

Write the total of any payments you made with

- Form IL-1040-ES, Estimated Income Tax Payments for Individuals;
- Form IL-505-I, Automatic Extension Payment for Individuals filing Form IL-1040; and
- any 2004 overpayment that was credited to your 2005 estimated tax.

Note If you expect your yearly tax liability to be greater than $500 after subtracting your withholding and credits, you are required to make estimated income tax payments.

## Line 19

### Credit for tax paid to other states – Illinois residents and part-year residents only

If you were taxed by another state on income you received while you were an Illinois resident, you may be entitled to this credit. See the instructions for Schedule CR and Publication 111, Illinois Schedule CR Comparison Formulas for Individuals, to see if you are eligible to take this credit.

Attach Schedule CR and any additional supporting documents.

## Line 20

**Illinois Property Tax Credit – Illinois residents and part-year residents only**

You may figure a credit for the Illinois property taxes you paid in 2005 on your principal residence (not a vacation home or rental property), if that residence was in Illinois.

You may not figure a credit for mobile home privilege tax, penalties or fees included in your property tax bill, or the portion of the property that is deductible as a business expense.

For more information, see Publication 108, Illinois Property Tax Credit.

### Tip Illinois property you purchased

You **may** figure a credit for Illinois property you purchased during 2004 providing you figure only that portion of your taxes that pertains to the time you owned and lived at the property during 2004. You may not take a credit for taxes you paid if the seller reimbursed you at the time of closing. You also may **not** take a credit on your 2005 return for property you purchased in 2005.

### Tip Illinois property you sold

You **may** figure a credit for Illinois property you sold in 2005 by combining all the 2004 property tax paid in 2005, as well as a portion of the 2005 tax paid based on the time you owned and lived at the property during 2005. You may **not** take a credit on your 2005 return for property sold during 2004.

*Note* If you are eligible for a property tax credit, you must complete the **"Homeowner's Property Tax (PT) Worksheet"** to figure the amount of your credit.

## Homeowner's Property Tax (PT) Worksheet

***You must complete this worksheet if you are eligible for the Illinois Property Tax credit. Nonresidents may not claim this credit.***

| | | | | | |
|---|---|---|---|---|---|
| **1** | Illinois Property Tax **paid** in **2005** for the real estate that includes your principal residence | | | **1** | _____\|____ |
| **2** | Portion of your tax bill that is deductible as a business expense on U.S. Schedule C, E, or F or other U.S. income tax forms or schedules, whether or not you actually took the federal deduction | | | **2** | _____\|____ |
| **3** | Subtract Line 2 from Line 1. Write this amount on **Line 20a** of your Form IL-1040**.** | | | **3** | _____\|____ |
| **4** | Multiply Line 3 by 5% (.05). | | | **4** | _____\|____ |
| **5** | Income tax from Form IL-1040, Line 16 | **5** | _____\|____ | | |
| **6** | Credit for tax paid to other states from Form IL-1040, Line 19 | **6** | _____\|____ | | |
| **7** | Subtract Line 6 from Line 5. | | | **7** | _____\|____ |
| **8** | Compare the amounts on Line 4 and Line 7. Write the lesser amount here and on Form IL-1040, **Line 20b**. This is your Illinois Property Tax Credit. | | | **8** | _____\|____ |

*Note* **Be sure to keep this worksheet, proof of your property tax paid, and copies of any closing statements with your income tax records. You must submit this information to us if we request it.**

**Caution** **IL-1040, Line 19 + Line 20b cannot be greater than Line 16.**

## Line 21

### Credit for K-12 education expenses - Illinois residents and part-year residents only

You may figure a credit for qualified education expenses, in excess of $250, you paid during 2005 if

- you were the parent or legal guardian of a full-time student who was under the age of 21 at the close of the school year,
- you and your student were Illinois residents, and
- your student attended kindergarten (at a school that also has a first grade) through twelfth grade at a public or nonpublic school in Illinois during 2005.

If you

- received a receipt from the school, you must complete the "K-12 Education Expense (ED) Worksheet" below to figure the amount of your credit.

  **Attach** The "Receipt for Qualified K-12 Education Expenses" that you received from the school (**not** the ED Worksheet ).

- did not obtain a receipt from the school, you must complete Schedule ED, Credit for K-12 Education Expenses.

  **Attach** Schedule ED (**not** the ED Worksheet).

- home school your child(ren), see Publication 119, K-12 Education Expense Credit General Rules and Requirements for Home Schools.

  **Attach** Schedule ED and receipts.

**Note** If you are the parents or legal guardians of a qualified student and you are filing separate Illinois returns, you may each claim an education expense credit. However, you may not both claim a credit for the same expenses, and the total amount of credit claimed between both parents or guardians may not exceed $500.

For more details, see Publication 112, K-12 Education Expense Credit - General Rules and Requirements for Schools.

**Tip** **Qualified education expenses**

Education expenses that qualify for this credit include

- tuition (including summer school classes required for elementary or secondary graduation requirements).
- book fees covering the rental of books that were required as a part of the school's education program.
- lab fees covering the use of supplies, equipment, materials, or instruments that were required as part of a lab course in the school's education program.

  For example, if you rented a musical instrument from the school (not from a business)
  - for a class, or
  - for participation in an extracurricular activity that resulted in a credit toward completion of the school's education program,

  this rental expense qualifies as an education expense.

Education expenses that do not qualify for this credit include

- expenses paid to a daycare, preschool, kindergarten at a school that does not also have a first grade, college, university, independent tutoring service, or trade school.
- expenses paid for the purchase of supplies, books, or equipment that are not significantly used up during the school year *(e.g.*, purchasing musical instruments, costumes for a play).
- expenses paid for the use of supplies, equipment, materials, or instruments if the program does not result in a credit towards completion of the school's education program.
- expenses paid directly to a business (*e.g.*, renting a musical instrument from a music store).
- expenses for after school care, even if paid to the school.
- expenses paid for yourself or your spouse.

## K-12 Education Expense Credit (ED) Worksheet

***Complete this worksheet only if you received a receipt from the school. Otherwise, complete Schedule ED.***

| | | | | |
|---|---|---|---|---|
| 1 | **Total amount** of qualified expenses you paid during 2005 from your receipt. If less than $250, stop here. If greater than $250, write the amount here and on **Line 21a** of your Form IL-1040. | | 1 | _____\|____ |
| 2 | You may **not** take a credit for the first $250 paid for your family's education expenses. | | 2 | $250 \| 00 |
| 3 | Subtract Line 2 from Line 1. | | 3 | _____\|____ |
| 4 | Multiply the amount on Line 3 by 25% (.25). | | 4 | _____\|____ |
| 5 | Income tax from Form IL-1040, Line 16 | | 5 | _____\|____ |
| 6 | Credit for tax paid to other states from Form IL-1040, Line 19 | 6 _____\|____ | | |
| 7 | Property tax credit from Form IL-1040, Line 20b | 7 _____\|____ | | |
| 8 | Add Lines 6 and 7. | | 8 | _____\|____ |
| 9 | Subtract Line 8 from Line 5. | | 9 | _____\|____ |
| 10 | Compare the amount on Line 4, the amount on Line 9, and $500. Write the lesser amount here and on your Form IL-1040, **Line 21b**. This is your education expense credit. | | 10 | _____\|____ |

**Note** **Be sure to keep this worksheet with your income tax records. However, you must attach the receipts you received from the school to your Form IL-1040.**

**Caution** **IL-1040, Line 19 + Line 20b + Line 21b cannot be greater than Line 16.**

## Line 22

### Earned Income Credit

If you qualified for a federal Earned Income Credit (EIC), you may also qualify for the Illinois Earned Income Credit.

Complete the "Earned Income Credit (EIC) Worksheet" to determine the amount of your credit.

Note You must keep a copy of your federal Schedule EIC, federal EIC worksheet, or any other documentation that verifies the amount of your federal EIC and submit it to us if we request it.

# Earned Income Credit (EIC) Worksheet

| | | | |
|---|---|---|---|
| 1 | Federal EIC from your U.S. 1040, Line 66a; U.S. 1040A, Line 41a; or U.S. 1040EZ, Line 8a. Write the amount here and **on Line 22a of your Form IL-1040.** | | 1 _____\|____ |
| 2 | Multiply the amount on Line 1 by 5% (.05). | | 2 _____\|____ |
| 3 | ***Illinois residents:*** Write 1.0.<br>***Nonresidents and part-year residents:*** Write the decimal from your completed Schedule NR, Step 5, Line 52. | | 3 ___ . _____ |
| 4 | Multiply Line 2 by the decimal on Line 3. | | 4 _____\|____ |
| 5 | Were you an **Illinois resident** at the end of 2005, with a qualifying child (see IRS Publication 596, Earned Income Credit, for the definition of a qualifying child) who<br>• was born after 12/31/87, **and**<br>• is not a foster child, **and**<br>• lived with you for more than half of 2005? | | 5 Yes ☐ No ☐ |
| | ➢ **If you checked "Yes," STOP** here, **and**<br>• write the amount from Line 4 of this worksheet on Line 22b of your Form IL-1040, **and**<br>• check the box under Line 22b of your Form IL-1040. This is your Illinois Earned Income Credit.<br>Note You must **check the box under Form IL-1040, Line 22b**. | | |
| | ➢ **If you checked "No," continue to Line 6.** | | |
| 6 | Income tax from Form IL-1040, Line 16 | | 6 _____\|____ |
| 7 | Credit for tax paid to other states from Form IL-1040, Line 19 | 7 _____\|____ | |
| 8 | Property tax credit from Form IL-1040, Line 20b | 8 _____\|____ | |
| 9 | Education expense credit from Form IL-1040, Line 21b | 9 _____\|____ | |
| 10 | Add Lines 7, 8, and 9. | | 10 _____\|____ |
| 11 | Subtract Line 10 from Line 6. | | 11 _____\|____ |
| 12 | Compare the amounts on Line 4 and Line 11. Write the lesser amount here and on your Form IL-1040, **Line 22b**. This is your Illinois Earned Income Credit. | | 12 _____\|____ |

Note **Keep this worksheet with your income tax records.**

## Line 23

### Credit from Schedule 1299-C

Refer to the instructions for Schedule 1299-C, Income Tax Subtraction and Credits for Individuals, to see if you are eligible for these credits.

Attach Schedule 1299-C.

## Line 24

### Total payments and credits

Add Lines 17, 18, 19, 20b, 21b, 22b, and 23, and write the total on Line 24.

Caution **IL-1040, Lines 19 + 20b + 21b + 23**
(+ 22b if you checked the "No" box on Line 5 of the EIC Worksheet)
**cannot be greater than Line 16.**

# Step 9 Penalty

## Line 27

### Late-payment penalty for underpayment of estimated tax

If you

- have a tax liability greater than $500 after subtracting your withholding and credits, or
- were required to make estimated tax payments and failed to pay the required amount by the payment due dates, you may owe a late-payment penalty for underpayment of estimated tax. See Form IL-2210, Computation of Penalties for Individuals, for details.

**Note** If you owe this penalty, you should consider increasing the amount of your estimated tax payments. See the instructions for Form IL-1040-ES, Estimated Income Tax Payments for Individuals.

**Tip** **Let us figure your penalty and bill you**

Figuring your own penalty can be difficult. We encourage you to file your Form IL-1040 and pay the tax you owe without including any penalty. If you owe this penalty, we will figure the amount and bill you.

**Note** If you annualized your income, you must complete Form IL-2210.

## Line 27a

### Annualized income or nursing home residents

Check the box on Form IL-1040, Step 9, Line 27a, if you

- annualized your income on Form IL-2210, or
- are 65 years of age or older and you permanently live in a nursing home.

**Attach** Form IL-2210 if you annualized your income.

## Line 27b

### Farmers

Check the box on Form IL-1040, Step 9, Line 27b, if at least two-thirds of your total federal gross income came from farming. Total federal gross income includes your spouse's income if your filing status is "married filing jointly."

**Tip** **Federal gross income from farming**

"Federal gross income from farming" is the amount of income you received from your participation in the production of crops, fruits, fish, livestock (used for draft, breeding, or dairy purposes), or other agricultural products. This includes income from the operation of a stock, dairy, poultry, fruit, or truck farm, plantation, ranch, nursery, range, or orchard – regardless of whether the operation is organized as a sole proprietorship, a partnership, an S corporation, or a trust. "Federal gross income from farming" also includes a share of crops produced in exchange for the use of the land.

"Federal gross income from farming" does not include payments from the sale of farm land and farm equipment, nor does it include income received by a custom grain harvester who performs grain harvesting and hauling services on farms he or she does not own, rent, or lease. It also does not include the wages of a farm employee or cash rent.

# Step 10 Donations

## Line 28

### Donations

You may contribute to one or more of the following state funds. Contributions to the funds may be in any amount ($1 or more) and will decrease your refund or increase your balance due. Write the amount you wish to contribute on Lines 28a through 28q.

You cannot change your contributions to these funds on an amended return.

a **Wildlife Preservation Fund -** The survival of Illinois' native plants and animals is being constantly challenged through habitat loss and Illinois' changing landscape. Your contribution provides researchers and educators the means to address important issues regarding the preservation of our wildlife.

b **Child Abuse Prevention Fund -** The DCFS hotline receives over 100,000 reports of child abuse or neglect each year. Your contribution will support programs in your community designed to help families parent well and prevent abuse of their children.

c **Alzheimer's Disease Research Fund -** More than 222,000 Illinois residents suffer from Alzheimer's disease. Grants from this fund will help support important research to find a cure and treatment for this devastating disease.

d **Assistance to the Homeless Fund -** Your contribution supports local agencies that provide shelter, meals, and services needed by homeless families and individuals. The assistance given by the local not-for-profit organizations enables homeless people to regain residence in the community and maintain their independence.

e **Penny Severns Breast, Cervical, and Ovarian Cancer Research Fund -** Breast, cervical, and ovarian cancers account for more than one-third of all cancers diagnosed annually in Illinois. Your contribution will help to support research in areas related to breast, cervical, and ovarian cancer prevention, early detection, and treatment of these cancers.

f **Multiple Sclerosis Assistance Fund -** Multiple Sclerosis (MS) is a chronic, often disabling disease of the central nervous system that generally strikes people between the ages of 20 and 50. Your donation to the Multiple Sclerosis Assistance Fund will help fund research and treatment and provide hope for thousands of individuals with MS and their families.

g **Military Family Relief Fund -** Thousands of members of the Illinois National Guard and reserves were called to active duty following the September 11, 2001, terrorist attacks. Your contribution will help guard members and reservists and members of their families defray expenses that become difficult to afford when a wage-earner temporarily leaves civilian employment for active military duty.

h **Lou Gehrig's Disease (ALS) Research Fund -** Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's Disease, is a neuromuscular disease. Your contribution will support the Les Turner ALS Foundation for research on this disease.

i **Illinois Veterans' Home Fund -** More than 1,000 veterans and their spouses call one of the four Illinois Veterans' Homes "home." Contributions to this fund will be used to purchase supplies and equipment that will be used to enhance the lives of the residents and to enhance the operations of the homes.

j **Epilepsy Disease Assistance Fund -** Epilepsy is a neurological condition that makes people susceptible to seizures. Epilepsy affects people of all ages, races, and ethnic backgrounds. Your contribution will support two regional epilepsy centers for educational activities, research, and maintenance of services for victims of epilepsy and their families.

k **Diabetes Research Fund -** Diabetes is a disease that affects millions of people and their families. An estimated 632,000 Illinois residents have diagnosed diabetes. The American Diabetes Association and the Juvenile Diabetes Research Foundation will use your contribution to support scientific research on the causes and treatment of diabetes.

l **Colon Cancer Research Fund -** Colorectal cancer is the third most common cancer. Colon cancer usually causes no symptoms in its early stages, making screening important. Your contribution will help maintain a public awareness campaign in areas with high mortality rates.

m **Sarcoidosis Research Fund -** Sarcoidosis is a multi-system disorder that occurs predominately between 20 and 40 years of age and affects more women than men. Your contribution will support grants to qualified Illinois entities for research of sarcoidosis.

n **Autism Research Fund -** Autism is a life-long developmental disability that prevents individuals from properly understanding what they see, hear, and sense. Recent statistics suggest that 1 in 166 people could be diagnosed with autism. Your contribution will support research to help in the detection, prevention, screening, and treatment of autism.

o **Blindness Prevention Fund -** Preventable vision loss affects 25 percent of children and 28 percent of senior citizens. Your contribution will allow for statewide and regional grants to charitable and educational entities in Illinois for the education and eye care of children, the elderly, and the needy.

p **Pet Population Control Fund -** Your contribution will help reimburse veterinarians who provide spay and neuter services and rabies vaccinations at reduced cost to low-income families. Donated funds also will assist with promoting the importance of preventing unplanned pet births.

q **Brain Tumor Research Fund -** A brain tumor is a mass of unnecessary cells growing in the brain. Brain tumors affect both children and adults and can start, and stay, in the brain or begin as cancer elsewhere in the body and spread to the brain. Your contribution will help support research dedicated to the elimination of brain tumors.

# Step 11 Refund or Amount You Owe

## Line 31

### Overpayment applied to next year

We will reduce any credit to your 2006 estimated tax by the amount of any outstanding tax, penalties, and interest you owe. If your credit is reduced, you may owe a late-payment penalty for underpayment of estimated tax for the following year. See Form IL-1040-ES for details.

## Line 32

### Refund

We will not refund any amount less than $1.

## Line 33

### Direct deposit your refund

If you use direct deposit, you will get your refund faster.

**Tip** Direct deposit

If you choose to deposit your refund directly into your checking or savings account, you must

- enter your routing number on Line 33.
  - For a checking account, your routing number must be nine digits and the first two digits must be 01 through 12 or 21 through 32.

    The sample check on the next page has an example of a routing number.
  - For a savings account, you must contact your financial institution for your routing number.
- check the appropriate box on Line 33 to indicate that you want your refund deposited into your checking or savings account.
- enter your account number on Line 33.
  - For a checking account, your account number may be up to 17 digits.

    The sample check on the next page has an example of an account number.
  - For a savings account, you must contact your financial institution for your account number.

Do not take your account and routing numbers from your checking or savings account deposit slip or include your check number. Include hyphens, but omit spaces and special symbols. You may have unused boxes.

**Note** Some financial institutions may not allow a refund to be deposited into an account if the names on the account are not the same names that appear on the refund. If your financial institution does not honor your request for direct deposit, we will send you a check instead.

## Line 34

### Amount you owe

If Line 34 is less than $1, you do not have to pay.

**Your tax payment is due on or before April 17, 2006.**

**Tip** Payment options

You may pay by

- **electronic funds withdrawal.** To have your payment electronically taken from your checking or savings account
  - visit our web site at **tax.illinois.gov,** or
  - ask your tax professional**.**

  You need the same information that is required for direct deposit (see the instructions for Line 33).

  **Warning:** Many credit unions will not allow an electronic withdrawal from a savings account. Please check with your financial institution.
- **credit card.** To pay with Visa, MasterCard, Discover, or American Express
  - visit – **www.officialpayments.com**, or
  - call – **1 800 2PAYTAX (1 800 272-9829)**.

Have your credit card ready. Telephone payments require you to enter a Jurisdiction Code. The Jurisdiction Code is 2300.

An additional convenience fee will be assessed to your credit card account by the credit card service provider.

- **check or money order.** Make the check or money order payable to "**Illinois Department of Revenue**" (not IRS). Write the taxpayer's Social Security number, the spouse's Social Security number if filing jointly, and the tax year in the lower left corner of the payment.

Payments must be U.S. negotiable currency, expressed in U.S. dollars, and drawn on a U.S. bank.

**Attach** Staple your check or money order to the front of your paper Form IL-1040.

**Tip** Late filing or late payment

If you do not file or pay your tax on time, you may owe penalties and interest. We will send you a bill.

If you prefer to figure the penalties yourself, you may complete Form IL-2210.

# Step 12 Sign and Date

You, and your spouse if filing jointly, must sign and date your return. If you are filing for a minor as a parent or guardian, you must sign and date the return.

**If you do not sign** your return

- it will not be considered filed and you may be subject to a nonfiler penalty.
- and three years have passed since the extended due date of that return, any overpayment will be forfeited.

**Attach** Staple all required copies of forms and schedules, powers of attorney, and letters of estate or office to the tax return.

**Tip** **Mailing your income tax return**

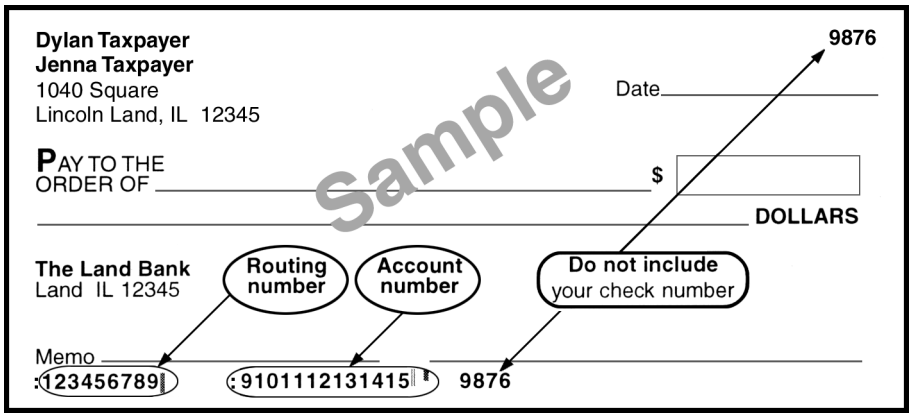
If no payment is enclosed, mail your return to the

ILLINOIS DEPARTMENT OF REVENUE
SPRINGFIELD IL 62719-0001.

If a payment is enclosed, mail your return to the

ILLINOIS DEPARTMENT OF REVENUE
SPRINGFIELD IL 62726-0001.

**Sample Check for Line 33, Direct Deposit, and Line 34, Electronic Funds Withdrawal**



# Are your children insured?

**This fall, the Illinois General Assembly passed Governor Blagojevich's All Kids program.**

All Kids
Healthcare for All Kids

**All Kids makes Illinois the only state in the nation to guarantee every child access to affordable, comprehensive health insurance.**

**All Kids lets children get the health care they need, at rates their parents can afford.**

**Call 1-866-ALL-KIDS today to find out how you can apply, or visit us online at www.allkidscovered.com.**

**ROD R. BLAGOJEVICH**
**GOVERNOR, STATE OF ILLINOIS**

**1-866-ALL-KIDS**
**(TTY 1-877-204-1012)**

**www.allkidscovered.com**

# Attach

- **Attach supporting documents** to your return.
- If you have an entry on any of the lines identified below and do not attach the required supporting documents to your return, your entry will be disallowed, and any refund you are entitled to will be delayed.

| If you completed: | Attach |
|---|---|
| **Line 3** Other additions to income | Illinois Schedule M |
| **Line 5** Federally taxed Social Security benefits and certain federally taxed retirement income | U.S. 1040 or U.S. 1040A, Page 1<br>Form W-2, if applicable<br>1099-R or SSA-1099, if applicable<br>U.S. 1040, Schedule D, Pages 1 and 2, if applicable<br>Form IL-4644, if applicable |
| **Line 6** Military pay | Form W-2 showing military pay |
| **Line 8** U.S. government obligations and U.S. agency income | U.S. 1040, Schedule B, or U.S. 1040A, Schedule 1, identifying each U.S. government obligation separately; and a copy of any statement you received from a mutual fund |
| **Line 9** Other subtractions to income | Illinois Schedule M and any other required support listed on Schedule M |
| **Line 14** Nonresident or Part-year resident | Illinois Schedule NR |
| **Line 15** Recapture of investment credits | Illinois Schedule 4255, if applicable |
| **Line 17** Illinois Income Tax withheld | All W-2, 1099-R, and W-2G forms showing Illinois state tax withheld. Be sure to attach to the front of your Form IL-1040<br>IL-1023-C, K-1-P, and a copy of the ruling you received from the department, if applicable |
| **Line 19** Income tax paid to another state | Illinois Schedule CR, complete copies of out-of-state income tax returns, that state's supporting documents, federal Form 6251, if applicable, and W-2 forms to support any local taxes paid |
| **Line 21** Education expense | Receipt for Qualified K-12 Education Expenses or Schedule ED |
| **Line 23** Additional credits | Illinois Schedule 1299-C |
| **Line 27** Self-assessed penalty | Form IL-2210, if you annualized your income and checked the box on Line 27a |

# Customer Connection - for all your tax needs

## Illinois e Services → For faster, easier service - 24 hours a day, 7 days a week.

**tax.illinois.gov**

- **Learn about our electronic filing options**
- **Obtain your IL-PIN**
- **Get your Form 1099-G information**
- **Check your estimated payments**
- **Check your refund status**
- **Make payments using electronic funds withdrawal (IL-1040, IL-1040-ES, and IL-505-I)**
- **Get more information about a notice (ITR-76) or a bill (ITR-85)**
- **Get answers to frequently asked questions**
- **Find a tax preparer in your area**
- **Change your address**

## Or call 1 800 732-8866 or 217 782-3336

- **to speak with our staff . . . Business hours:** 8:00 a.m. to 5:00 p.m. Monday through Friday

**Extended telephone hours for 2006 filing season**

| | | |
|---|---|---|
| April 10 - April 14 | Monday through Friday | 7:30 a.m. - 6:00 p.m. |
| April 15 | Saturday | 9:00 a.m. - 12:00 noon |
| April 17 | Monday | 7:00 a.m. - 7:00 p.m. |

- **for automated tax assistance . . . 24 hours a day, 7 days a week**

To better insure access to your information, we suggest calling our automated system during our nonbusiness hours: before 8 a.m. and after 5 p.m.

The number for our TDD (telecommunications device for the deaf) is **1 800 544-5304.**

**Please have your Social Security number ready when you call.**

**Press 1** **for information about your individual income tax refund, estimated payments and credits, notices, bills, and account balances.**

Then press
- 1 to check your 2005 refund. (Please have your refund amount ready.)
- ABC 2 to check your estimated payments and credits.
- DEF 3 for information about your ITR-76, Taxpayer Notification; your ITR-85, Individual Income Tax Final Bill; or to check your account balance.

**Press ABC 2** **to get tax information.**

Then press
- 1 for Individual Income Tax.
- ABC 2 for Business and Withholding Income Taxes.
- DEF 3 for Sales and Motor Vehicle Taxes.
- GHI 4 for penalties and interest.

**Press DEF 3** **to get to services we provide.**

**Press GHI 4** **to see if an Illinois Personal Identification Number (IL-PIN) has been assigned to you.**

# For Tax Assistance

## Internet or Phone

Use Customer Connection located on the previous page for internet and phone assistance.

## Walk-in

Walk in to any location listed below.

***Springfield, IL*** — Willard Ice Building — 800 732-8866 217 782-3336
101 West Jefferson — 62702
*Business hours:* 8:00 a.m. to 5:00 p.m. Monday through Friday

*Business hours* for the following locations are 8:30 a.m. to 5:00 p.m. Monday through Friday:

***Chicago, IL*** — James R. Thompson Center — 312 814-5232
100 West Randolph Street — Concourse Level — 60601

***Des Plaines, IL*** — Maine North Regional Building — 847 294-4200
9511 Harrison Street FA203 — 60016

***Fairview Heights, IL*** — 618 624-6773
15 Executive Drive — Suite 2 — 62208

***Marion, IL*** — 618 993-7650
2309 W. Main — Suite 114 — 62959

***Rockford, IL*** — 815 987-5210
200 S. Wyman Street — 61101

***Paramus, NJ*** — Century Plaza — 201 845-0255
45 Eisenhower Drive — Suite 2 — 07652

# For Forms and Publications

- Visit our web site at **tax.illinois.gov.**
- Call our 24-hour Forms Order Line at **1 800 356-6302**. Our telephones are available seven days a week.
- Write to Illinois Department of Revenue, P.O. Box 19010, Springfield, Illinois 62794-9010.
- During the filing season, Illinois forms are available at most post offices and libraries and at any taxpayer assistance office.

# For Other Assistance

- **For federal tax information —** Call the IRS at **1 800 829-1040** or visit their web site at **www.IRS.gov**.
- **For other free tax help for low-income and senior taxpayers —** Visit a free tax preparation assistance location. To locate a site near you, visit **tax.illinois.gov**, check our Customer Connection, or, if you live in Chicago, call **311**.
- **For All Kids information —** The All Kids program guarantees access to affordable health insurance for all children. Call the Illinois Department of Healthcare and Family Services toll free at **1 866 ALL-KIDS** (TTY at **1 877 204-1012**), or visit **www.allkidscovered.com** for more information.

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